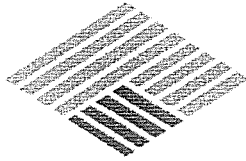


Exhibit 13



STEARNS
Bank N.A. Equipment Finance Division

April 15, 2005

Charlie Edward Thornton Sr
75 Pine Ct
Millbrook, AL 36054

Re: Sales Contract

Dear Charlie:

Enclosed please find the documents needed to fund the sales contract mentioned above. Please sign the documents by the highlighted "X's." **Return all executed documents to us with a check payable to Stearns Bank N.A. for a total amount of \$967.50 which includes the advance payment of \$668.00, and a documentation fee of \$299.50.**

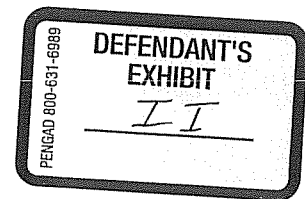
As stated on the back of your Conditional Sales Contract, it is required that you provide and maintain property insurance against all risks of damage or loss with a liability limit of \$500,000. Please contact your broker or agent, and have them send a certificate of insurance showing Stearns Bank National Association as **loss payee and additional insured.**

Thank you for your business. We look forward to serving you again.

Sincerely,

Chad Primus

Chad Primus
Account Manager



***Please include a copy of your insurance showing Stearns Bank N.A. as loss payee and additionally insured.**